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IN THE CLAIMS

Cancel claims 31-35.

Add new claims 36-40 as follows:

1-35. (canceled)

36. (new): A method of operating an automated teller machine (ATM), the method comprising the steps of:

establishing wireless communication with a portable device retained by a customer at the ATM;

preparing data relating to an ATM cash dispense transaction that has been executed at the ATM;

transferring the prepared data to the portable device via the wireless communication to provide the ATM customer with an electronic receipt for the ATM cash dispense transaction;

uploading from the portable device personal information which is unrelated to the ATM cash dispense transaction and which is associated with the ATM customer when the electronic receipt is provided to the ATM customer; and

downloading to the portable device specific information which is unrelated to the ATM cash dispense transaction and which is tailored to the ATM customer based upon the uploaded personal information from the portable device.

37. (new): A method according to claim 36, further comprising the steps of:
analyzing the personal information uploaded from the portable device; and
storing the analyzed information in a database entry as a customer profile.

38. (new): A method of operating an automated teller machine (ATM), the method comprising the steps of:

establishing wireless communication with a portable device retained by a customer at the ATM;

preparing data relating to an ATM cash dispense transaction that has been

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executed at the ATM;

transferring the prepared data to the portable device via the wireless communication to provide the ATM customer with an electronic receipt for the ATM cash dispense transaction;

uploading schedule information from a calendar program executing on the portable device; and

downloading to the portable device specific information which is unrelated to the ATM cash dispense transaction and which is tailored to the ATM customer based upon the uploaded schedule information.

39. (new): A method according to claim 38, wherein the specific information downloaded to the portable device relates to events or activities occurring in a location associated with the schedule information.

40. (new): A method of operating an automated teller machine (ATM), the method comprising the steps of:

establishing wireless communication with a portable device retained by a customer at the ATM;

preparing data relating to an ATM cash dispense transaction that has been executed at the ATM;

transferring the prepared data to the portable device via the wireless communication to provide the ATM customer with an electronic receipt for the ATM cash dispense transaction;

uploading from the portable device recent purchase information; and

downloading to the portable device specific information which is unrelated to the ATM cash dispense transaction and which is tailored to the ATM customer based upon the recent purchase information uploaded from the portable device.